



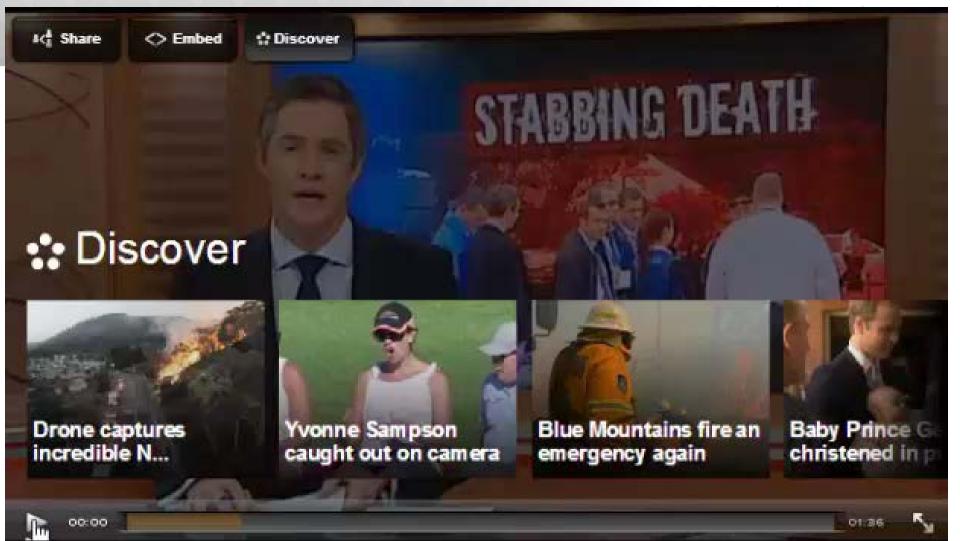


Lessons from victims of crime

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This presentation has been prepared for the Actuaries Institute 2013 Injury Schemes Seminar.

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A 40 minute guide through victims compensation and support

- The profile of victims of violent crimes
- What support is available to victims?
- What barriers undermine victim recovery and rehabilitation?
- How do victims compensation and support schemes compare to personal injury schemes?
- Our personal thoughts on these schemes

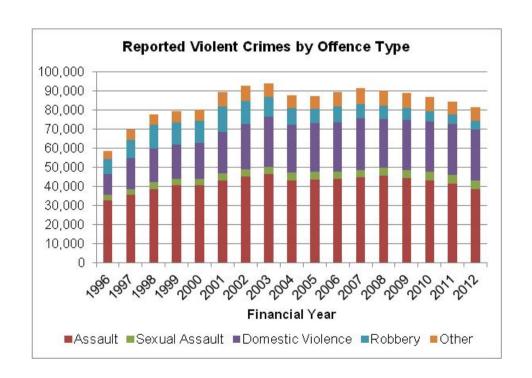






Victims of violent crimes

- Types of violent crimes
 - Assault
 - Sexual assault
 - Domestic violence
 - Robbery
 - Homicide









Victims support is broad



Department of Health

Victim schemes

Counselling

Specialty victim health services



Financial

Centrelink Victim schemes Legal providers Medicare



Human Services

Family services Interpretation

Community services Advocacy groups

Information hotlines Counselling

Housing



Justice

Advocacy groups Legal providers

Victim services Information

Police services Court companions & witness assistance





Victim Schemes

In Australia, there is a separate scheme in each state or territory

Financial assistance	Lump sum compensation
NSW, VIC, QLD, ACT	WA, SA, TAS, NT
 Timely care Covers expenses (eg. counselling, medical, loss of earnings) Relatively small lump sum (recognition payment) 	 Relatively larger lump sum Usually discretionary, but could also be based on table of injuries

 Only need to establish that violent crime occurred "on the balance of probabilities"





Funding of Support Schemes

- Funding is modest compared to other personal injury schemes
- Average Australian funding is \$9 per capita
- Challenges in finding appropriate sources of funding and may include:
 - State based consolidated treasury revenues (primarily)
 - Restitution from convicted offenders
 - Court fine levies, other fines (for example SA scheme) and proceeds of crime
 - Alcohol taxes (currently not used)







Barriers

Claim lodgement

- Time limits and eligibility criteria
- Relationship with the offender
- "At-risk" sub groups
- Victim advocacy groups

Victim welfare

- Adversarial process
- Delayed delivery of support
- Navigating available services
- Access in regional areas





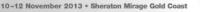


Comparisons with other personal injury schemes

Items	Other Injury Schemes	Victim Schemes
Trigger of Injury	Accident	Pre-meditated violence
Claimant Demographics	Workers - healthy 18 to 67 Drivers - mainly 18+	Lower socio-economic backgroundCase co-ordination servicesHigher proportion of child claims
Types of injuries	Predominantly physical injuryGenerally single accident	High psychological injuryExtended nature of act of violence
Advocacy and Support Groups	Limited but may include: • Unions • Industry lobby groups	Many varied support groups: • Types of violent crime • Groups of people







Personal thoughts on benefit design (flexible ranges of support)

Case Co-ordination Recognition Immediate Needs Financial Support **Payment** Urgent medical / dental Other medical / dental • Lump sum for trauma assistance expenses Short term relocation • Loss of income Implementation of safety Living expenses devices Court support • Crime scene clean up Funeral costs Counselling







Discussion & Questions